

B18 (Official Form 18) (12/07)

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 10-35391-KLP  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lillie P. Green  
2700 Grantwood Road  
Richmond, VA 23225

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-3202

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

Lillie P. Green is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: November 5, 2014

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Eastern District of VirginiaIn re:  
Lillie P. Green  
DebtorCase No. 10-35391-KLP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0422-7

User: cummingsj  
Form ID: B18Page 1 of 2  
Total Noticed: 53

Date Rcvd: Nov 05, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2014.

db  
12473701 +Lillie P. Green, 2700 Grantwood Road, Richmond, VA 23225-1534  
9864354 Alliance Once, 16847 Woodlands Drive, Suite 15, Maumee, OH 43537  
9864355 +Allied Interstate, 3000 Corporate Exchange Drive, 5th Floor, Columbus, OH 43231-7723  
12473702 +Bon Secours, Richmond Health System, PO Box 28538, Richmond, VA 23228-8538  
9913359 +Bon Secours Richmond Health, PO Box 28538, Henrico, VA 23228-8538  
9913360 Bon Secours St. Francis Med Ctr, c/o Greer P. Jackson, Jr., Esq.,  
Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, VA 23294-4704  
9864360 Bon Secours St. Mary's Hospital, c/o Greer P. Jackson, Jr., Esq.,  
Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, VA 23294-4704  
9864360 Citi Mastercard, P.O. Box 6500, Dallas, TX 75265-0000  
12250356 CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD 57117-6030  
9864363 +Comcast, 5401 Staples Mill Road, Richmond, VA 23228-5443  
9864364 +Commonwealth Lab Consultants, P.O. Box 36559, Richmond, VA 23235-8011  
9864365 +Eastern Account Systems, 75 Glen Road, Suite 110, Sandy Hook, CT 06482-1175  
9864368 +Frances Pitchford, 2710 Grantwood Road, Richmond, VA 23225-1534  
9864370 +HORIZON FINANCIAL MANAGEMENT LLC, 9980 GEORGIA ST, CROWN POINT IN 46307-6520  
(address filed with court: Horizon Financial Mgt, 8585 S. Broadway, Suite 880,  
Merrillville, IN 46410-0000)  
9864369 Henrico County GDC, P.O. Box 90775, 4301 E. Parham Road, Richmond, VA 23273-0775  
9864371 +Integon Casualty Ins Co, PO Box 3199, Winston Salem, NC 27102-3199  
9864373 +Joann Green, 1427 Lakeview Avenue, Richmond, VA 23220-6017  
9864376 +Mercantile Adjustment Bureau, P.O. Box 9016, Williamsville, NY 14231-9016  
9864378 +Northland Group Inc., PO Box 390905, Edina, MN 55439-0905  
9864381 +Receivable Management Corp, 23800 West 10 Mile Road, Suite 150, Southfield, MI 48033-3123  
9864382 +St. Francis Hospital, P.O. Box 28530, Richmond, VA 23228  
9864385 +The Hartford AARP, P.O. Box 14219, Lexington, KY 40512-4219  
9864390 +Virginia Dept. of Taxation, P.O. Box 27407, Richmond, VA 23261-7407  
9864391 +Wittstadt Title & Escrow, 9324 West Street, Suite 201, Manassas, VA 20110-5198

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QHSHAIA.COM Nov 06 2014 02:13:00 Harry Shaia, Jr, Spinella, Owings & Shaia, P.C.,  
8550 Mayland Drive, Richmond, VA 23294-4704  
cr EDI: AIS.COM Nov 06 2014 02:13:00 Midland Funding LLC by American InfoSource LP as a,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
9864353 +EDI: AFNIRECOVERY.COM Nov 06 2014 02:13:00 Afni, Inc., Attn: DP Recovery Support,  
P.O. Box 3427, Bloomington, IL 61702-3427  
10016828 +EDI: ACCE.COM Nov 06 2014 02:13:00 Asset Acceptance LLC, Po Box 2036,  
Warren MI 48090-2036  
9864356 +E-mail/Text: cms-bk@cms-collect.com Nov 06 2014 02:19:09 Capital Management Services,  
726 Exchange St, Ste 700, Buffalo, NY 14210-1464  
9864357 +EDI: CAPITALONE.COM Nov 06 2014 02:13:00 Capital One, Attn.: Fran Steinberger,  
PO Box 85168, Richmond, VA 23285-5168  
9990045 EDI: CAPITALONE.COM Nov 06 2014 02:13:00 Capital One Bank (USA), N.A.,  
by American Infosource Lp As Agent, PO Box 71083, Charlotte, NC 28272-1083  
9864358 +EDI: AIS.COM Nov 06 2014 02:13:00 Capital One, N.A., C/O American Infosource,  
P.O. Box 54529, Oklahoma City, OK 73154-1529  
9864359 +E-mail/Text: operator@maxprofitsys.com Nov 06 2014 02:19:26 Charlottesville Bureau Credit,  
Attn: Bankruptcy Dept, P.O. Box 6220, Charlottesville, VA 22906-6220  
9864361 +EDI: CITICORP.COM Nov 06 2014 02:13:00 Citi Platinum Select Card, P.O. Box 6500,  
Sioux Falls, SD 57117-6500  
9864362 +EDI: CIAC.COM Nov 06 2014 02:13:00 CitiMortgage, Inc., Attn.: Loss Mitigation MS #420,  
P.O. Box 9438, Gaithersburg, MD 20898-9438  
10009614 +EDI: CIAC.COM Nov 06 2014 02:13:00 CitiMortgage, Inc., 1000 Technology Drive, MS 314,  
O'Fallon, MO 63368-2240  
12473700 +E-mail/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM Nov 06 2014 02:21:49 City of Richmond,  
Dept of Public Util, PO Box 26060, Richmond, VA 23274-0001  
9889850 +EDI: TSYS2.COM Nov 06 2014 02:13:00 Department Stores National Bank/Macys,  
Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
9864366 E-mail/Text: bknotice@erccollections.com Nov 06 2014 02:19:32 Enhanced Recovery Corporation,  
8014 Bayberry Road, Jacksonville, FL 32256-7412  
9864367 E-mail/Text: bankruptcy@firstpointcollectionresources.com Nov 06 2014 02:20:07  
First Point Collections, 225 Commerce Place, P.O. Box 26140, Greensboro, NC 27402-6140  
9864372 EDI: IRS.COM Nov 06 2014 02:13:00 Internal Revenue Service, P.O. Box 21126,  
Philadelphia, PA 19114  
9864374 +EDI: RESURGENT.COM Nov 06 2014 02:13:00 LVNV Funding LLC, P.O. Box 740281,  
Houston, TX 77274-0281  
10121255 EDI: RESURGENT.COM Nov 06 2014 02:13:00 LVNV Funding LLC, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
9864375 +EDI: TSYS2.COM Nov 06 2014 02:13:00 Macys, Macy's Bankruptcy, P.O. Box 8053,  
Mason, OH 45040-8053  
11743479 EDI: AIS.COM Nov 06 2014 02:13:00 Midland Funding LLC, by American InfoSource LP as agent,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
9864377 +E-mail/Text: bankruptcydepartment@ncogroup.com Nov 06 2014 02:19:45 NCO Financial Systems,  
507 Prudential Road, Horsham, PA 19044-2368

District/off: 0422-7

User: cummingsj  
Form ID: B18

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Total Noticed: 53

Date Rcvd: Nov 05, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

9864379 +E-mail/Text: ustpregion04.rh.ecf@usdoj.gov Nov 06 2014 02:19:20 Office of The U.S. Trustee,  
701 E. Broad Street, Room 4304, Richmond, VA 23219-1849  
9864383 +EDI: STF1.COM Nov 06 2014 02:13:00 SunTrust, Bankruptcy Division, P.O. Box 85092,  
Richmond, VA 23285-5092  
9864386 +E-mail/Text: ebn@unique-mgmt.com Nov 06 2014 02:20:05 Unique National Collections,  
119 E Maple Street, Jeffersonville, IN 47130-3439  
10094087 EDI: AFNIVERIZONE.COM Nov 06 2014 02:13:00 Verizon, PO BOX 3037,  
Bloomington, IL 61702-3037  
9864387 +EDI: AFNIVERIZON.COM Nov 06 2014 02:13:00 Verizon - Receivables Managem,  
1135 E. Chocolate Avenue, Hershey, PA 17033-1220  
9864388 +EDI: AFNIVERIZONE.COM Nov 06 2014 02:13:00 Verizon Virginia Inc, 500 Technology Dr,  
Weldon Spring, MO 63304-2225  
9864389 E-mail/Text: bkr@taxva.com Nov 06 2014 02:20:11 Virginia Department of Taxatio,  
P.O. Box 1880, Richmond, VA 23218-1880

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr CitiMortgage, Inc.  
12473703 Spinella Owings & Shaia, 8550 Mayland Drive  
9864380 ##+Pagano & Associates, P.C., 3991 E. Williamsburg Road, Suite 100, Sandston, VA 23150-4716  
9881800 ##+Pagano & Associates, PC, 3991 East Williamsburg Road, Suite 100,  
Sandston, Virginia 23150-4716  
9864384 ##+The Hartford, P.O. Box 5025, Hartford, CT 06102-5025

TOTALS: 2, \* 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 07, 2014

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2014 at the address(es) listed below:

Harry Shaia, Jr harrishaia@spinella.com,  
marykeller@spinella.com;dianecollins@spinella.com;hshaiajr@ecf.epiqsystems.com  
James M. Collins on behalf of Creditor CitiMortgage, Inc. jacollins@closingsource.net,  
vabecf@closingsource.net;gmullen@closingsource.net  
Keith A. Pagano on behalf of Debtor Lillie P. Green kpagano@paganomarks.com,  
kdodson@paganomarks.com;hearl@paganomarks.com;btate@paganomarks.com  
Susan C. Meyer on behalf of Creditor CitiMortgage, Inc. vabecf@logs.com

TOTAL: 4